

### **Remarks**

The present Response is to the Office Action mailed 04/02/2009, made final. Claims 1-13 are presented for examination.

### **Claim Rejections - 35 USC § 103**

**Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent Application Publication No. 2004/0034559 to Harris et al. in view of in view of U.S. Patent No. 6,385,595 to Kolling et al.**

Regarding claims 1-2, 10-11 and 13, Harris discloses an Internet enabled interface comprising: a window provided by a first Internet-based (online publisher) service (homepage of the content-based website transmitted from the online publisher server computer for display in the client computer browser display screen; paragraph 12); a frame in the window encapsulating a resource from a third-party internet based service, separate from the first Internet-base service (online publisher), requested by a user through the first Internet-based service, enabling the user to initiate a transaction with the third party service (online advertiser server) (homepage of the content-based website...then in response to a user selecting a hyperlink displaying on the home page of the content-base website.....the formatted web pages of the marketing-based web site are transmitted from the online advertiser server computer; paragraph 12); a second frame in said window (the formatted web pages of the marketing-based web site are transmitted from the online advertiser server computer; paragraph 12). Furthermore, Harris discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (**claim 2**) (Figure 1; system 10 includes one or more online advertisers servers and one or more user computers all communicating via the Internet); a third frame in said on-screen window (**claim 10**) (two or more website simultaneously and independently from two or more web servers; paragraph 27); a frame further comprises a user-interface control element (**claim 11**) (Figure 2B, ref. no. 39 or 41; hyperlink); and user-interface control element comprises a link (**claim 13**) (hyperlink).

However, Harris does not explicitly disclose wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service. Harris does disclose a homepage of the content-based website is transmitted from the online publisher server computer for display in the client computer browser display. Then in response to a user selecting a hyperlink displayed on the home page, the formatted web pages of the marketing-based website are transmitted from the online advertiser server computer in another display region of the display screen. (Paragraph 12)

Kolling, on the other hand, teaches wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service (Figure 12; Figure 13). Kolling teaches an invoice screen in Figure 12, the screen is displayed to the customer after the customers has logged on to the system and has selected payments tabs (col. 31, lines 38-40). The tab causes a list of subscription to be displayed which includes a subscription for Great Northern Bank and ABC cable. Subscription for Great Northern Bank includes a button to view the current invoice that was been delivered to the customer via the electronic statement presentment, a button to pay the invoice via an electronic bill payment system and a view history button allowing the customer to view historical invoices or payments. (Col. 31, lines 41-49) In Figure 13, a sample invoice summary screen appears after the customer clicks on view invoice button for Great Northern Bank (col. 31, lines 59-61). The invoice summary includes customer biller account number, an amount date and customer name and address (col. 32, lines 5-8).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interface of Harris, to include wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based service, as taught by Kolling, in order to efficiently and cost effectively deliver electronic statements to consumers of their services and products (Kolling, col. 4, lines 14-16).

Regarding claims 3-9 and 12, Harris substantially discloses the claimed invention, however, Harris does not explicitly disclose bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button. Harris does disclose user profile data database (Figure 1, ref. no. 24) and a personalized information stored data that is representative of a personal profile of the client computer user (claim 7).

Kolling, on the other hand, teaches bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button (col. 5, lines 19-47; co. 19, lines 18-19; Figure 12; Figure 13; Figure 14; col. 28, lines 2-6; col. 31, lines 43-49).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interface of Harris, to include bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button, as taught by Kolling, in order to efficiently and cost effectively deliver electronic statements to consumers of their services and products (Kolling, col. 4, lines 14-16).

**Applicant's response:**

Applicant formally questions the validity of Harris as prior art. The date the Harris application was published is February 19, 2004. The filing date of applicant's invention is 10/31/2003. Therefore, Harris was not in the public domain at the time of applicant's filing of the present application and fails to qualify as prior art.

Regarding claim 1, applicant argues that the art of Harris fails to teach a window, a first frame in said window encapsulating a resource from a third-party internet based

service, and a second frame in said window, as claimed. Applicant points out that in applicant's claim 1, the first frame encapsulates a third-party Internet-based service. Applicant argues this limitation is understood by one with reasonable skill in the art as a service separate from the service providing the window. It seems clear to applicant that the Examiner is relying on Harris' content-based Website to teach applicant's claimed window and a first frame in said window. Paragraph 12 of Harris specifically recites:

*In one aspect of the present invention, an online publisher server computer including a content-based website stored in memory, and an online advertiser server computer including a marketing based website stored in memory, are each provided. Web pages of the content-based website are formatted to be displayed from the online publisher server computer in a first display region of a client computer browser display screen.*

Applicant points out that web pages of the content-based website stored at the publisher server, served to the user's browser in the first display region cannot read upon applicant's claimed window provided by a first Internet-based service through a first link to that service and a first frame in the window encapsulating a resource from a third-party internet based service. Clearly the entity providing the window and the entity provided in the first region of Harris are in fact the same Internet-based service. In the art of Harris, when a user clicks on the hyperlink provided in a window of the publisher server; content stored as Web pages at the publisher server are provided in a first region of the window and a simultaneous advertisement is served from an advertising server in the second region. In the art of Harris, the first region is always at least selected by the user via hyperlink before the advertiser server page can be displayed in the second region; therefore, the first region and second region of Harris are clearly defined and may not be broadly interpreted in order to read on applicant's claim language.

The Examiner admits that Harris does not explicitly disclose wherein said second frame displays user-specific information, provided by the first Internet-based service that is related to content provided from said resource from the third-party Internet-based

service. The Examiner states that Harris does disclose a homepage of the content-based website is transmitted from the online publisher server computer for display in the client computer browser display. Then in response to a user selecting a hyperlink displayed on the home page, the formatted web pages of the marketing-based website are transmitted from the online advertiser server computer in another display region of the display screen.

Applicant argues that this statement by the Examiner seems to attempt to associate the hyperlink in the publisher server content with content provided by the advertiser server, which is not accurate. The specific purpose of the user clicking on the hyper-link in Harris is to display a content based Website stored at the publisher server. This content based Webpage provided in the first region, which the Examiner relies upon to teach applicant's claimed first frame, must be selected and defined by the user before a webpage from the advertiser server is chosen and pushed to the user. Applicant argues that the webpage served from the advertiser server is not in response to the user selecting the hyperlink, but actually in response to communication from the publisher server to the advertiser server signaling the specific page the user has selected to view content from. Applicant directs the Examiner's attention to paragraph [0030] of Harris which specifically teaches that:

*One of the formatted web pages that is displayed is the one associated with the selected hyperlink 36, and the other formatted web page that is displayed is one that is not associated with the selected hyperlink 36. More specifically, the computer browser display screen 34 simultaneously and independently displays a content-based web page 38 associated with the selected hyperlink 36 from the online publisher server 12, and a formatted marketing-based web page 42 from one of the online advertiser servers 14, as depicted in FIG. 2B.*

Therefore applicant argues that the motivation the Examiner seems to be providing in Harris for the second frame relating to the first frame is not actually taught in the art of Harris.

Further, applicant argues that the art of Kolling merely teaches a bill pay site wherein a user navigates to the site, clicks on a bill pay tab and an invoice is displayed in a window; the invoice including information relating to the user, i.e. user's name and account information. That invoice is provided to the bill pay site by a biller, and may be forwarded to the "user", That is the person who owes the bill, but the invoice is stored at the bill pay site, and recalled by the user selecting the bill pay tab. It is definitely NOT an interactive web page displayed to the user in a frame of the user's browser. Applicant points out that the Examiner has failed to provide art or valid reasoning teaching wherein said second frame is a Web page and displays user-specific information, provided by the first Internet-based service, that is related to content provided from said resource from the third-party Internet-based service or applicant's first and second frame in a window, as claimed.

Applicant believes claim 1, as argued above is clearly patentable over the art provided by the Examiner. Claims 2-13 are patentable on their own merits, or at least as depended upon a patentable claim.

### **Summary**

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
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